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FRANKLIN COUNTY

CONSOLIDATED ANNUAL PERFORMANCE REPORT

2002

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I. INTRODUCTION

This is the third annual report on the performance of Franklin County in addressing its Four Year Consolidated Plan goals and objectives for 2000-2003. The Consolidated Annual Performance Report, or CAPR, summarizes the accomplishments achieved through the use of funds received from the U.S. Department of Housing and Urban Development.

Franklin County is awarded administrative authority over three grants; The Community Development Block Grant (CDBG), HOME Investment Partnership allocation and an Emergency Shelter Grant (ESG).

The CDBG grant is designed to fund a variety of projects and activities to benefit low- and moderate-income residents of the county who reside outside the city limits of Columbus. These projects range from street and sewer improvements, loans and grants to homeowners and owners of rental property, homebuyer counseling services, home weatherization, economic development projects, micro loans for businesses, and fair housing initiatives.

The HOME program provides loans and grants to homeowners, owners of rental property and to nonprofit community housing development organizations for acquisition, rehabilitation and construction of affordable housing units.

The ESG Grant is awarded to the Community Shelter Board who allocates the money to various homeless shelters to support their operations.

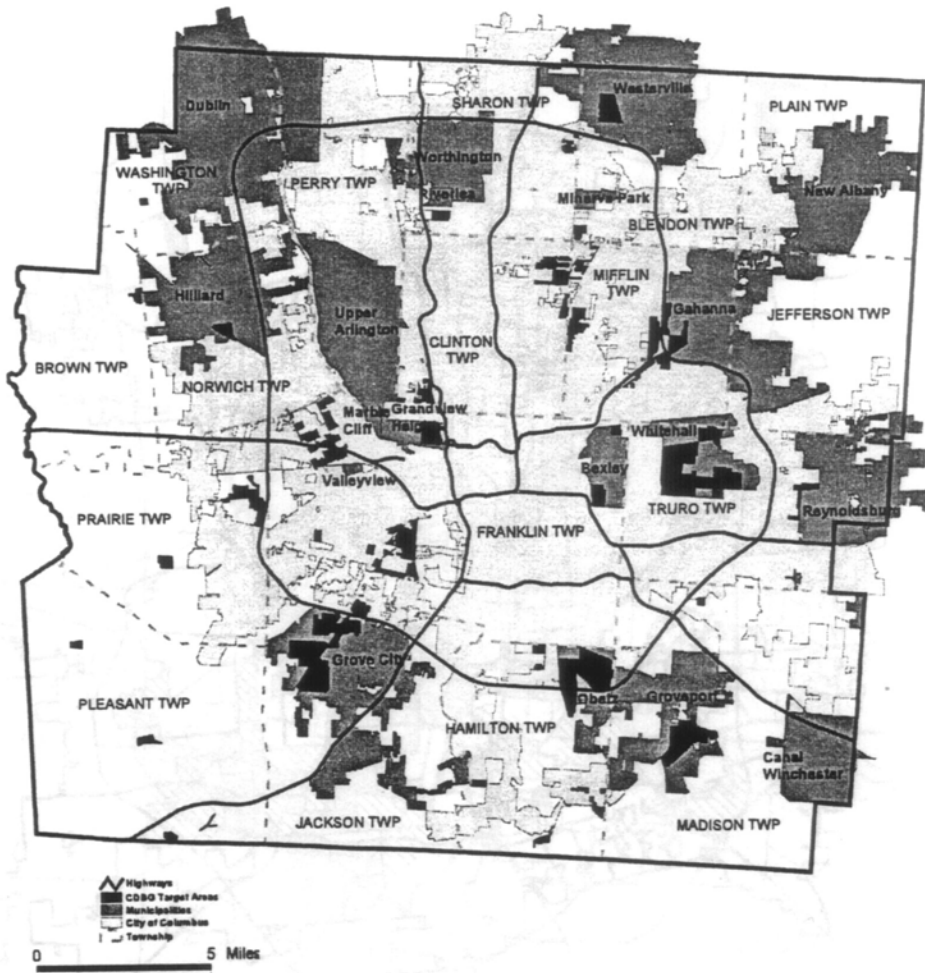
During the 2002 grant year, The Franklin County Commissioners expended \$2,174,376.88, in CDBG, HOME and ESG funds to meet the County's Consolidated Plan goals.

The Franklin County Commissioners have authorized the Department of Community and Economic Development to administer and implement these programs. A copy of the full Consolidated Annual Performance Report may be obtained from the Franklin County Department of Community and Economic Development, 373 South High Street, 25th floor, Columbus, Ohio or by calling 462-5631.

A notice of availability of this Consolidated Annual Performance Report was published in The Columbus Dispatch on June 1, 2003. Notice was mailed to local officials and interested citizens and copies of the Report were placed in suburban public libraries and on the Community Development web site on or about the above referenced date.

No comments have been received to date.

Suburban Franklin County CDBG Target Areas



Target Areas by Jurisdiction

BEXLEY Sheridan Road Bellwood Area BLENDON TWP Cleveland Heights Marcella Drive BRICE Brice (West) CLINTON TWP University Farms Chesapeake Ave. Eddystone-Dunbar Corwin Ave. East Clinton University View FRANKLIN TWP Franklin Twp. Vanderburg-Glorious Eureka Park Jackson-Hopkins Frank Road Area	GAHANNA McCutcheon-Agler Johnstown-Styler GRANDVIEW HTS. E. of Oxley & N. of Goodale GROVE CITY Olde Grove City Southwest Blvd. Home-Parlin Area GROVEPORT Olde Groveport HAMILTON TWP Greenacres Subdivision Rickenbacker Apts. N. Ext. of Reese Reese Station Shadeville HARRISBURG (Entire Village)	HILLIARD Jeannette Rd. JACKSON TWP Hyde Rd. Casa-Ventura JEFFERSON TWP Taylor Station LOCKBOURNE (Entire Village) MADISON TWP Edgewater Park MIFFLIN TWP Johnstown Rd. Englewood Dr. Area Leonard Park E. Linden-Mecca Rd. NEW ROME New Rome (South)	OBETZ Olde Obetz PLEASANT TWP Denton Rd.-Old Harrisburg Pk. Georgesville Olde Darbydale PRAIRIE TWP Lincoln Village N. Grener-Mix Area Cedar Ct.-Elmpark REYNOLDSBURG Rosehill Apts. Radekin Rd. SHARON TWP Kanawha Ave. Homeacre URBANCREST (Entire Village)	VALLEYVIEW Hague-Elliott WASHINGTON TWP Cosgray-Rings (NW Corner) WESTERVILLE Glenwood-Knox WHITEHALL Midcliff-Woodcliff Eastway Ct. Broad St.-Poth Rd. Whitehall Woods Broad-Powell Langley-Main St. Main St.-Kae Ave.
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II. SUMMARY OF RESOURCES AND ACCOMPLISHMENTS

For fiscal year 2002, beginning April 1, 2002, Franklin County received the following funds from HUD:

• Community Development Block Grant (CDBG)	\$2,207,000
• HOME Investment Partnerships Program (HOME)	863,000
• Emergency Shelter Grant (ESG)	<u>76,000</u>
	\$3,146,000

The County also had the following funds available to complete programs and projects in fiscal year 2002:

• Prior Year's Uncommitted Funds, CDBG	\$569,546
• Prior Year's Uncommitted Funds, HOME	210,000
• Program Income, CDBG	73,596
• Program Income, HOME	32,000
• HOME Cash Match	152,775
• ESG Cash Match	<u>705,911</u>
	\$2,596,970

The overall goals of the County's Consolidated Plan include the following:

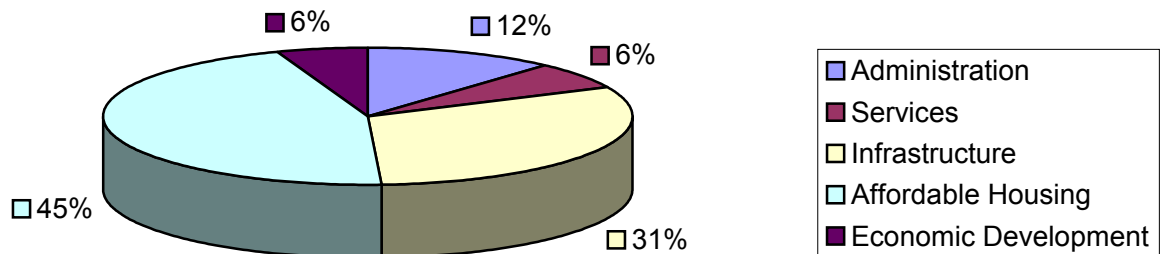
- Affordable Housing Opportunity
- Neighborhood and Target Area Revitalization
- Economic Development and Economic Opportunity

Franklin County allocated the above referenced \$5,742,970 as well as its own general fund monies and leveraged funds to meet these goals. The various programs described below and in Table 1 Assess our progress in achieving our one-year goals. Table 2, as seen on the following pages, shows our progress towards our five year goals.

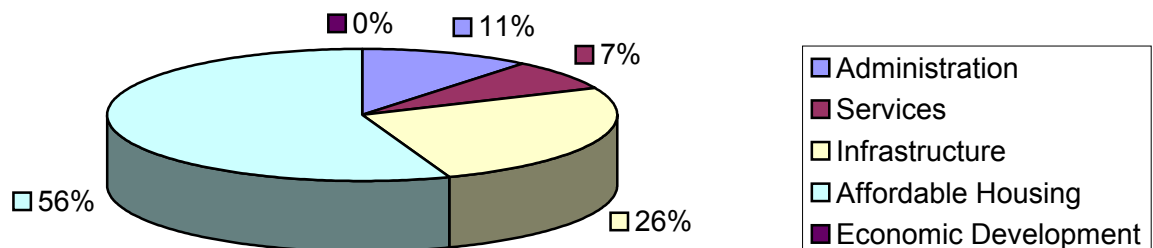
Table 1. CDBG, Home, ESG, FY 2002-2003
Franklin County, Ohio

Category	Budgets	Expenditures	Unexpended	% Expended
Administration	478,890	361,683	17,207	76%
Public Services	260,159	245,361	14,798	94%
Infrastructure	1,279,656	867,046	412,610	68%
Affordable Housing	1,865,289	1,841,047	24,242	99%
Economic Development	233,000	0	233,000	0%
2002-2003 Total	4,116,994	3,315,137	801,857	81%

Consolidated Plan 2002 Budget



Consolidated Plan 2002 Expenditures



A. Affordable Housing Opportunity

Franklin County's affordable housing efforts include home rehabilitation, minor home repair, homeownership opportunities, and affordable rental housing initiatives. Franklin County contracted with the Mid-Ohio Regional Planning Commission (MORPC), the Columbus Housing Partnership (CHP), Northwest Counseling, the Mid-Ohio Board for and Independent Living Environment (MOBILE), National Church Residence (NCR), Community Shelter Board (CSB) and the Franklin County Board of Health to implement these activities. Housing related expenditures for FY 2002-2003 were as follows:

<u>Activity</u>	<u>Expenditure</u>
Single-family home rehabilitation (HOME)	\$432,916
Housing services, Admin (CDBG)	127,183
Handicap Accessibility	28,919
Urgent home repairs	64,670
Home weatherization	336,138
Home repair with down payment assistance	33,814
Down payment assistance	18,603
Homebuyer counseling	5,840
Home sharing	31,413
Lead Grant match	35,475
Adaptive home equipment for the hearing impaired	11,943
Homeless prevention and transition	90,000
Affordable housing development	615,000
CHDO rental/acquisition projects	148,329
Emergency Shelter Grant	115,908
Fair Housing	68,512

B. Neighborhood and Target Area Revitalization

The goal of neighborhood and target Area Revitalization includes furthering the non-housing community development initiatives such as water quality programs, redevelopment of commercial areas, repair and replacement of deteriorated infrastructure in older communities and allocating funding for the construction of recreation facilities for youth or seniors. We have partnered with a variety of not-for-profit agencies and local governments to implement our plan. Expenditures for FY 2002 were as follows:

<u>Activity</u>	<u>Expenditure</u>
Street Resurfacing-Olde Obetz	\$ 212,429
Sewer Installation-Urbancrest	31,017

Reconstruction of Lincoln Ave.-Grove City	125,065
Street Improvements-Whitehall Woods	88,772
Street Improvements, Yearling Rd.-Whitehall	231,806
Street Improvements, Hilton Ave.-Prairie Township	30,000
Storm Sewer and Street Improvements-Mifflin Township	53,438
CHDO operating support	39,150
Brownfields	94,517

C. Economic Development and Opportunity

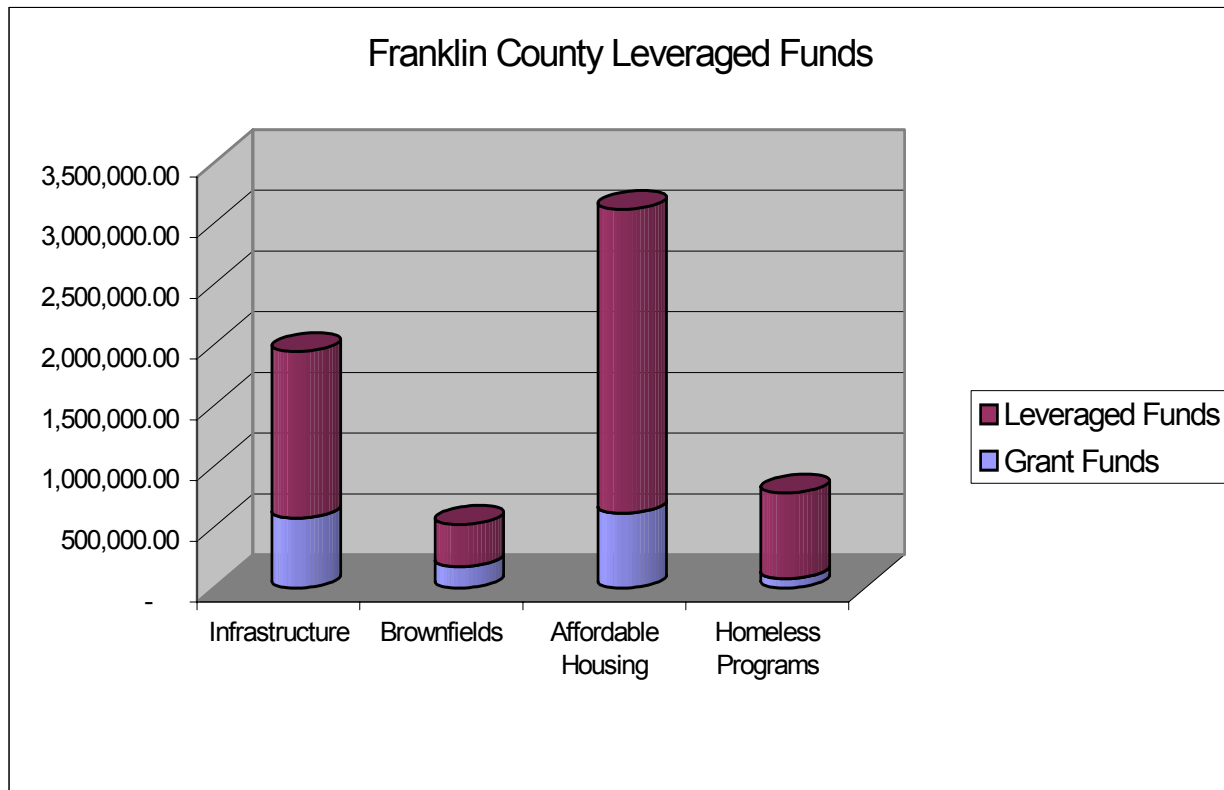
The goals of Economic Development and Opportunity are more tasks oriented and less grant oriented. We have partnered in the past with Franklin County Jobs and Family Services, the City of Columbus, and the State of Ohio to meet our objectives which include promoting the First Source Hiring Agreement, assisting TANF customers in obtaining jobs, implementing a small and emerging business procurement policy, partnering with the Rickenbacker Port Authority for job creation, and supporting the passage of the COTA levy. With the exception of the COTA levy, which passed in 2001, all of these issues are on going and are addressed on a regular basis as we implement our economic development policies.

D. Leveraging Funds

Franklin County is committed to obtaining as much in leveraged funding for each program it administers as is possible. In 2002 Franklin County partnered with a variety of non-profit organizations and local governments including the National Church Residence, Community Shelter Board, the Franklin County Commissioners, the Cities of Whitehall, Upper Arlington, Grove City, and Columbus, and the Villages of Urbancrest and Obetz. Our infrastructure and brownfield projects leveraged a 2:1 local investment to our CDBG contribution. Affordable housing leveraged a 4:1 private/local to grant investment-funding ratio and our ESG homeless grant leveraged 9:1 with a contribution from the Franklin County Commissioners. Our Continuum of Care project through the Community Shelter Board resulted in the leverage of \$6,426,725 for a variety of local affordable housing organizations and homeless shelters. Our Housing Advisory Board was responsible for \$21,107,735 of leveraged funds through its bond application processing, recommendations, and monitoring.

Table 2
Franklin County
2002 Grant Funds Expended to Leveraged Funds

Program	Grant Funds	Leveraged Funds	Ratio
Infrastructure	572,842	1,372,181	2:1
Brownfields	174,000	348,000	2:1
Affordable Housing	615,000	2,500,000	4:1
Homeless Program	76,000	705,000	9:1



The following pages report Franklin County's assessment of its five year goals and objectives. This table follows the format found in the Columbus & Franklin County Consolidated Plan, 2000-2003.

Table 3

Franklin County Consolidated Plan 2000-2003
2002 Consolidated Annual Performance and Evaluation Report
 Summary of Four-Year Accomplishments

THEME ONE: Affordable Housing Opportunity			
Objectives	Units Achieved by Year		Four Year Target Total
T1G1: Increase the supply of affordable rental housing units for low- and extremely low- income families and individuals outside of areas of poverty and near employment growth areas.			
T1G1O1. Provide gap financing to for-profit and non-profit developers of rental apartments.	2000	14 units of supportive housing and reconfiguration of two emergency shelters	200 units of supportive housing; Reconfiguration of two emergency shelters
	2001		
	2002	48 senior apartments, Dublin	
	2003		
	TOTAL	62	
T1G2: Increase the range of housing options and related services for special needs populations (E.G. homeless, elderly, disabled).			
T1G2O1. Help prevent homelessness and help families and individuals move out of emergency shelter and into transitional housing or permanent housing.	2000	135 assisted. 64 prev. 22 trans.	400 households assisted. CDBG Funding
	2001	131 assisted. 55 prev. 22 trans.	
	2002	74 assisted	
	2003		
	TOTAL	340	
T1G2O2. Contribute to operating support for emergency shelters by the Community Shelter Board.	2000	1330 people assisted	Maintain 840 beds and 84 beds for special populations. GF, ESG funding
	2001	810 people assisted	
	2002	848 people assisted	
	2003		
	TOTAL	2,988	
T1G2O3. Continue “Operating Support” for existing supportive housing.	2000	30 people home sharing	1,000 persons
	2001	7 people home sharing	
	2002	7 people home sharing	
	2003		
	TOTAL	44	
T1G2O4. Implement <u>Rebuilding Lives</u> by funding nonprofit organizations to develop and operate permanent housing for disabled persons.	2000	0	16-40 apartments HOME funding
	2001	0	
	2002	22 units commons at grant	
	2003		
	TOTAL	22	
T1G2O5. Provide grants to enable disabled persons to live independently.	2000	20 units completed	43 units adapted CDBG Funding
	2001	24 units completed	
	2002	10 units completed	
	2003		
	TOTAL	54	

THEME ONE: Affordable Housing Opportunity			
Objectives	Units Achieved by Year		Four Year Target Total
T1G3: Expand the conservation and improvement of existing affordable owner and renter housing.			
T1G301. Provide grants and loans to rehabilitate homes in conjunction with grants to make homes/apartments lead safe.	2000	6 units rehabbed	50 rehabbed lead safe homes CDBG/HOME/LEAD Hazard Grants
	2001	7 units completed	
	2002	110 homes completed	
	2003		
	TOTAL	123	
T1G302. Provide loans to rehabilitate homes of low-income seniors, individuals and families.	2000	16 homes completed	30 rehabbed homes HOME funding
	2001	21 homes completed	
	2002	18 homes completed	
	2003		
	TOTAL	55	
T1G303. Provide grants for urgent repairs to enable homeowners to stay in their homes.	2000	11 repairs completed	48 urgent repairs. CDBG funding
	2001	10 repairs completed	
	2002	11 repairs completed	
	2003		
	TOTAL	32	
T1G304. Weatherize homes and apartments of low-income and extremely low-income households.	2000	141 units weatherized	480 units CDBG Funding
	2001	22 units weatherized	
	2002	130 units weatherized	
	2003		
	TOTAL	293	
T1G305. Find ways to retain Section 8 projects in the affordable housing stock.	2000	Exceeded	Retain half
	2001	Exceeded	
	2002		
	2003		
	TOTAL	Exceeded	
T1G4: Increase opportunities for low- and moderate- income households to become and remain homeowners.			
T1G401. Enable moderate-income families to buy their first home.	2000	17 Down payment assistance	240 first time homebuyers CDBG and HOME funding
	2001	20 Down payment assistance	
	2002	4 Down payment assistance	
	2003		
	TOTAL	41	
T1G402. Enable seniors and all low-income and extremely low-income households in areas where public water and sewer is constructed to not be financially burdened.	2000	30 sewer tap-ins	100 seniors/low-income households get water and sewer. CDBG funding
	2001	36 sewer tap-ins	
	2002	0	
	2003		
	TOTAL	66	

T1G5: Ensure equal access to housing.			
T1G501. Prepare a new anlysis of impediments to fair housing and a fair housing action plan to address impediments.	2000	Completed and sent to HUD 5/2001	Analysis and Plan
	2001		
	2002		
	2003		
	TOTAL	Completed	
THEME TWO: Neighborhood & Target Area Revitalization			
Objectives			
T2G1: Upgrade residential subdivisions and small villages to current standards by constructing sanitary sewer, water, storm, sewers and/or streets with curbs and gutters.			
T2G101. Redevelop/develop Water Quality Partnership township target areas with wastewater environmental problems (Blendon, Franklin and Mifflin Townships)	2000	4,400 LF sanitary sewer	Cleveland Heights and other possible target areas.
	2001	0	
	2002	Selected new target areas	
	2003		
	TOTAL	4,400	
T2G2: Encourage redevelopment of first ring suburbs and commercial areas in townships.			
T2G201. Develop an incentive program for redevelopment in first ring suburbs (Bexley, Grandview Heights, Upper Arlington and Whitehall).	2000	1 historic preservation study	2 programs initiated.
	2001	1 flood plain study	
	2002	2 brownfields	
	2003		
	TOTAL	4	
T2G202. Complete redevelopment plans for low-income commercial areas in unincorporated county (Cleveland Avenue, Harrisburg Pike and West Broad Street)	2000	0	3 plans completed
	2001	0	
	2002		
	2003		
	TOTAL	0	
T2G3: Repair and replace deteriorated infrastructure in older city, township, and village centers.			
T2G301. Replace streets, curbs and gutters, sidewalks, water and sewer lines and install or replace storm sewers to accommodate increased runoff from development.	2000	8 projects	12 Projects CDBG and Local Funding
	2001	6 projects	
	2002	3 projects	
	2003		
	TOTAL	17	
T2G302. Provide incentive funds for townships to undertake nuisance abatement/code enforcement.	2000	0	1 new program initiated.
	2001	0	
	2002		
	2003		
	TOTAL	0	

T2G4: Address the low-income neighborhood needs in growing suburban cities, villages, and townships.			
T2G401. Rebuild streets, curbs and gutters, waterlines, sanitary sewers and storm sewers to accommodate increased runoff from development.	2000	5 projects	6 projects
	2001	0	
	2002	1 project	
	2003		
	TOTAL	6	
T2G402. Provide incentives for construction of recreation facilities or programming for youth or seniors.	2000	0	2 facilities
	2001	3 facilities	
	2002	0	
	2003		
	TOTAL	3	
T2G5: Provide technical and financial assistance to community based organizations in order to address neighborhood needs.			
T2G501. Help low-income communities improve their ability to help themselves, eg community non-profits, CHDOs, or other community-based organizations.	2000	1 CHDO provided operating funds	MiraCit, Dayspring, Homes on the Hill, Pride of Whitehall, or other
	2001	2 CHDOs provided operating funds	
	2002	2 CHDOs provided operating funds	
	2003		
	TOTAL	5	
THEME THREE: Economic Development & Economic Opportunity			
Objectives		Units Achieved by Year	
T3G1: Promote workforce development through education, training and other linkages to high growth job markets.			
T3G101. First Source Hiring Agreement; link low-income residents to high growth job markets.	2000	35	400 persons hired
	2001	29	
	2002	48	
	2003		
	TOTAL	112	
T3G102. Assist TANF customers in obtaining jobs through total case management and job opportunity centers	2000	2,569	8000 persons employed
	2001	2,805	
	2002	2,633	
	2003		
	TOTAL	8,007	
T3G2: Help low-income residents obtain and keep jobs that match their interests and potential.			
T3G201. First Source Hiring Agreement link low-income residents to high growth job markets.	2000	35	400 persons served
	2001	29	
	2002	48	
	2003		
	TOTAL	112	

THEME THREE: Economic Development & Economic Opportunity				
Objectives		Units Achieved by Year		Four Year Target Total
T3G3: Promote thriving small and emerging businesses.				
T3G301. Implement small and emerging business procurement policy.	2000			New businesses become vendors for Franklin County
	2001			
	2002			
	2003			
	TOTAL			
T3G4: Create a competitive business environment in low-income and targeted areas that generates employment, business growth and consumer services.				
T3G401. Promote the Rickenbacker Port Authority and the Franklin County Community Improvement Corporation.	2000	322		1,000 new jobs
	2001	173		
	2002	553		
	2003			
	TOTAL	1,048		
T3G5: Increase low-income individuals' access to regional job markets and locations.				
T3G501. Support passage of the COTA levy.	2000	Levy passed		COTA services linked
	2001			
	2002			
	2003			
	TOTAL	Completed		

III. Community Development Block Grant

In fiscal year 2002 Franklin County had a total CDBG budget of \$2,394,450, of which it expended \$2,174,377. The budgets and expenditures by major category are shown in table 4.

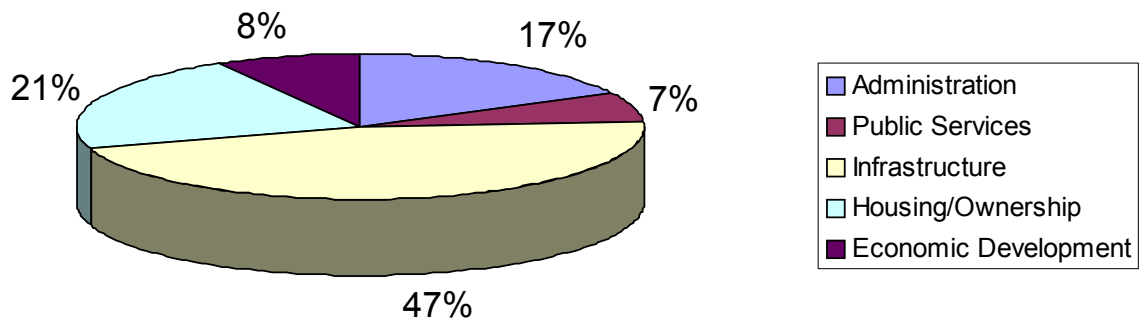
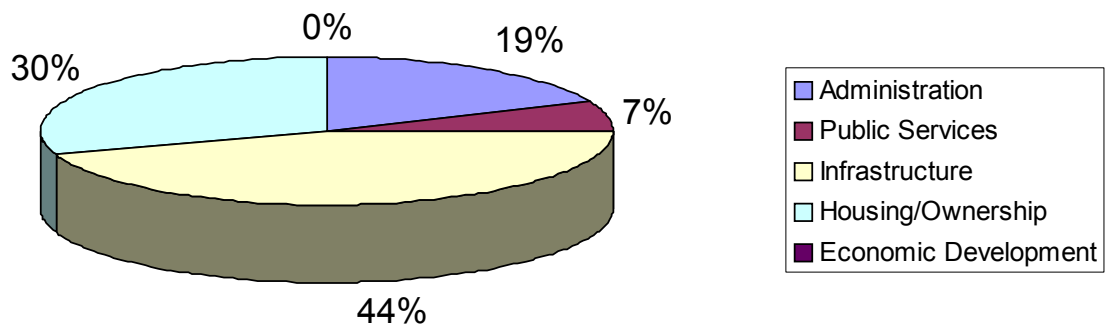
The following are specific accomplishments under the CDBG program in Franklin County for fiscal year 2002. The format follows Franklin County's CDBG major categories as seen in table 4.

A. Public Services

Under public services, Franklin County focused resources on low and very low-income individuals and families to aggressively target homelessness. Specifically, the County focused on projects that would help find or maintain decent housing for needful individuals or families. In 2002 the County successfully assisted 86 people through the following programs.

Table 4

Category	Budget	Expenditures	Unexpended	% Expended
Administration	478,890	361,683	117,207	76%
Public Services	184,159	129,453	54,706	70%
Infrastructure	1,279,656	867,046	412,610	68%
Housing - Home Ownership	595,700	592,385	3,315	99%
Economic Development	233,000	0	233,000	0

CDBG 2002 Budget**CDBG 2002 Expenditures**

Homeless Prevention and Transition: Franklin County expended \$90,000 in funding for these two programs. Our homeless prevention program is managed by Lutheran Social Services, which endeavors to prevent homelessness by offering direct assistance to families who are in danger of eviction. During the 2002 grant period 51 families were assisted. Franklin County's transition program is administered by the Friends of the Homeless and is designed to help individuals and families currently living in homeless shelters transition into permanent housing. In 2002, this program assisted 22 families and individuals.

Home Sharing: Home sharing is a unique and challenging program. Low and very low-income people are matched with elderly or disabled homeowners that provide immediate assistance to the homeowner in the form of household chores and services, while providing housing to the low and very low-income individual. This is a high maintenance program requiring frequent monitoring in the form of counseling and home visits. In 2002 Franklin County contracted with Northwest Counseling Services to administer its home sharing program. \$31,413 was expended and 7 people were successfully matched.

Homebuyer Counseling Certificates: Homebuyer counseling and training is required for individuals applying for down payment assistance through our HOME grant. Franklin County's CDBG program pays for this counseling. In 2002 we found this program to be more challenging than it has been in past years, perhaps due to the current economic environment and have to date only assisted 4 homebuyers. We have enacted an aggressive marketing campaign in an attempt to increase awareness of this program.

B. Infrastructure and Public Works

During fiscal year 2002 Franklin County successfully addressed many critical needs in the area of public works and infrastructure. A high priority goal was the improvement of older commercial districts that were deteriorating and experiencing disinvestment. The role of a solid commercial core and adjacent neighborhood housing to create and retain jobs and service the significant working population of Franklin County cannot be overstated. Toward this goal the County focused renovation and development efforts to attract businesses and improve living conditions in traditional commercial areas and older neighborhoods. Lighting, signage and street improvements were critical components of these efforts. Expenditures in this category included \$867,046 and accomplishments as of April 31, 2002 can be viewed below.

Olde Obetz-Street Resurfacing: This project paid for a complete renovation of Olde Obetz's streets. All streets in Olde Obetz were resurfaced with a uniform 1.5 inches of asphalt, street lighting was installed for the first time, crosswalks, neighborhood identification signage, and decorative trees were installed. CDBG incurred \$212,429.82 in expenditures for this project in fiscal year 2002.

Urbancrest-Sewer Installation: This project installed 350 lineal feet of an 8-inch sanitary sewer in an area of the Village of Urbancrest not presently served by such a system. 10 existing homes currently not included in the local system will be served.

Clinton Township-Storm Sewer Replacement: This program was canceled due to lack of local funding.

Grove City-Reconstruction of Lincoln Avenue: This project involves the removal of 1695 lineal feet of existing pavement to be replaced by a new six-inch aggregate base with an asphalt-wearing surface. New concrete curb and gutters, concrete sidewalks, concrete drive approaches and new street lighting will be installed.

Whitehall Woods Target Area Street Improvements: This program removed and replaced 5,000 linear feet of curbs and gutters, and replaced 6,600 square feet of driveway approaches along Beechwood Road.

C. Housing and Home Ownership

Thirty percent of Franklin County's CDBG funds were expended on housing rehabilitation and home ownership projects in 2002. The intention of these highly successful programs was to enable low to moderate-income individuals to remain in their homes and thereby retain their independence. Targeted areas included urgent repairs, handicap accessibility and home weatherization.

Urgent repair grants: Funds are set aside each year to enable Franklin County to award grants to homeowners who experience a major system failure that is life threatening—e.g. furnace, roof leak, gas leak, septic system failure.

Handicap Accessibility grants: This program was designed to ensure that individuals who become disabled can remain independent. It targets the individual rather than the property thereby allowing Franklin County to award grants to both homeowners and renters. Through this program grants of up to \$6,500 per household are made to disabled persons to adapt their living environment to their disability. Updates to the property are designed to remove architectural barriers to entrances and exists to the home in the form of wheelchair ramps and chairlifts and to increase accessibility to bathrooms and kitchens.

Weatherization: This program focuses on the needs of low-income residents to meet the increasing cost of energy. Rather than simply subsidizing these individuals gas and electricity bills Franklin County as developed a plan to reduce their costs by updating their homes through its weatherization program. Grants are awarded to insulate the homeowner's exterior walls and attic and to replace outdated furnaces with more energy efficient models. Each completed home must conform to current energy efficient standards.

Housing Staff Expense: Franklin County uses funds to pay for the management

expenses of its affordable housing programs. Included in these expenditures would be the 20% administration costs of its single-family rehabilitation, weatherization, urgent repair, handicap accessibility, and amortized loans. Franklin County uses this method of allocation in order to better track the administration costs of its subrecipients.

Lead Grant Match: In 2002 Franklin County expended \$35,475.40 in a cash match to its 1.6 million dollar lead based paint grant. Through this grant the County tested over 1200 children for elevated lead levels and removed lead based paint from 120 single-family homes or apartments.

Housing Advisory Board: Franklin County provided staff support to the Housing Advisory Board for the review of applications of bond and tax credit projects and the monitoring of completed projects. In 2002 the board leveraged over 21 million dollars in approved projects.

D. Economic Development

Meeting the economic development needs of Franklin County was an important priority in the Consolidated Plan. Prior to 2000, Franklin County had a very limited involvement in economic development activities. In that year, the Board of Commissioners decided to assume a greater role in community and economic development by administering these functions directly. After a two year transition of managing the existing programs and services of the department that previously administered externally, the department was in a position in 2002 to begin to focus and strength the functions of the economic development aspect of the department.

These efforts have proved timely, particularly in the presently challenging economic times. The Board of County Commissioners have focused a more concerted effort on fostering economic growth and encouraging stability in the county while leveraging private investment and creating additional employment opportunities for people of low and moderate income. In fiscal year 2002, several new initiatives funded through CDBG resources were targeted toward several themes in the Consolidated Plan including:

- Help low-income residents obtain and keep jobs that match their interests and potential
- Promote thriving small and emerging businesses.
- Create a competitive business environment in low-income and targeted areas that generates employment, business growth and consumer services.¹

These efforts were part of a broader long-term strategy to attract new businesses to Franklin County and balance economic growth throughout all of Franklin County. Program budgets in this area totaled approximately \$700,000 and progress on these initiatives as of March 31, 2003 is highlighted below.

¹ Page 8-19, Columbus & Franklin County Consolidated Plan, 2000-2003, February 2000

Programs for Job Creation

Franklin County Micro-enterprise Loan Fund

The intent of this program is to benefit low and moderate-income persons to start and expand their small businesses and create economic independence. The loan program is aimed at businesses with 1-5 employees that are located in our partner communities. Loans will be between \$1,500 and \$15,000 and CDBG funding will be matched at a minimum of a 1:1 ratio with other private and non-CDBG funding sources. The program requires that applicants participate in a business education course that leads them to the development of a viable business plan for their proposal.

At the end of the fiscal year, Franklin County was nearing a contract signing with Jewish Family Services (JFS). JFS has been involved in micro-enterprise loan program administration since 1998 with its programs for foreign-born immigrants, particularly with the burgeoning Somali population and its business education program, which is the largest in Central Ohio. Currently JFS has a 40+ loan portfolio, with no defaults in its 4-year history and is currently training over 300 people annually through its business education program. A unique aspect of the proposed program is that it intends to offer the use of Individual Development Accounts as a matching resource. The structure is being viewed as a potential best practice model and has attracted much attention particularly with the Department of Labor in Washington, D.C.

Franklin County will be writing a contract for \$200,000. It is anticipated the 17 loans will be originated with this funding and a minimum of \$72,000 in outside contributions will leverage the loan fund. It is estimated that the cost of resources to create at least 17 jobs to be approximately \$1,600 per job. As a result of our pending contract, Key Bank has promised to participate in the loan fund, contributing an additional \$50,000.

Franklin County Growth Fund

The second program is a business revolving loan fund. This program is intended to be a gap financing mechanism to more established businesses that may be unable to get into standard financial programs or that can be considered important to economic development in their local community. The County has several goals with this program: Creation of jobs capable of being offered to low and moderate income persons; leveraging of the loan fund with additional resources contributed by our partner communities; leveraging additional non-CDBG/local government funds at a rate of approximately 3:1.

Franklin County has allocated \$640,000 to this program. It is expected that this funding will result in a minimum of 16 loans originated, and \$1,050,000 in additional monies leveraged.

Program for Brownfield Remediation

Our second area of program development was in brownfield remediation funding. The initial set aside of \$200,000 in fiscal year 2002 is to be utilized by our member jurisdictions to participate in studies and cleanup plan development. The goals of any such projects must be two-fold: That any planning will result in a redevelopment of the site in question and that the site will create jobs that will be available to low and moderate income persons.

Gahanna Bedford I Landfill Closure

The City of Gahanna contracted for \$150,000 to develop a Phase 1 & 2 environmental plan for the Bedford I Landfill site. The property is a closed municipal landfill, privately owned by a bankrupt brick manufacturing concern. The City in cooperation with Ohio EPA desired to gain control of the land, to properly close the landfill with an approved cap and leachate system and to redevelop the periphery lands into commercial and light industrial uses and possibly the landfill itself with appropriate recreational uses.

At the end of the Fiscal Year, Gahanna was nearing approval of its closure plan with Ohio EPA and was actively working to apply to Ohio Department of Development for a Clean Ohio grant to help defray the potential \$3,000,000 cost of the closure. The City had been invoiced \$198,730.69 for services of which \$94,517.39 was to be paid by CDBG funds.

Upper Arlington Kingsdale Redevelopment Plan

The City of Upper Arlington contracted for \$24,000 to develop a Phase 1 & 2 environmental plan for the Kingsdale Shopping Center. The property is an older center in the heart of the city that is underutilized and not as competitive as newer more suburban retail environments. The City over three years had developed a master plan that called for a creation of a town center on the site, with a mixed use development of retail, housing, office and some recreation.

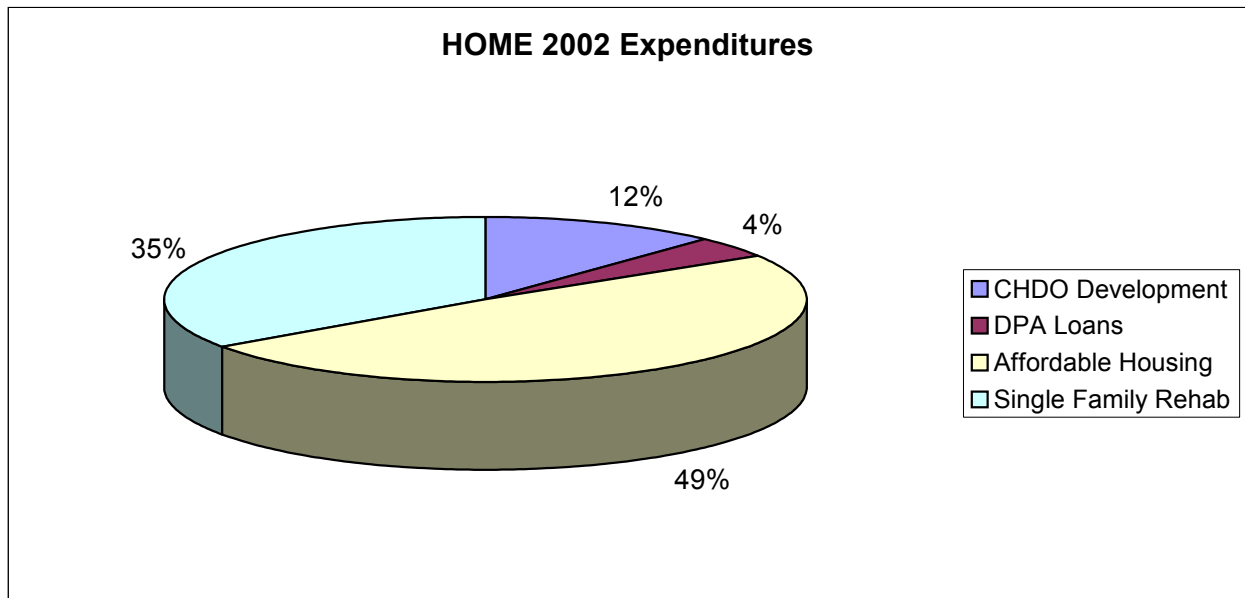
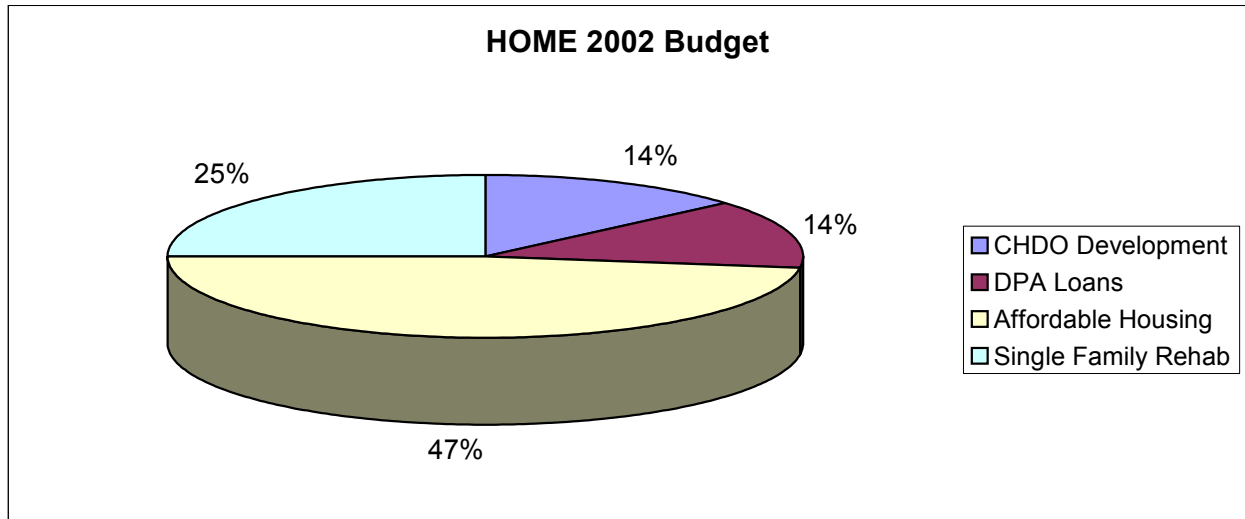
In addition, the Economic Development staff prepared grant applications for the US EPA brownfield funding round in January 2003. This application sought up to \$400,000 in grants to supplement our initiatives in this area. Though the application was well received it was not within the cut-off requirements to be advanced to final application status. Franklin County intends to reapply for funds in fiscal year 2003.

IV. HOME Grant

Franklin County's affordable housing efforts are three-pronged: home rehabilitation and repair, home ownership opportunities, and affordable rental housing opportunities. These three programs address the Consolidated Plan goals for affordable housing. In 2002 Franklin County had a total HOME budget of \$1,784,500, of which it expended \$1,213,632. The budgets and expenditures by major category are shown in table 5.

Table 5

Category	Budget	Expenditures	Unexpended	% Expended
CHDO Development	174,200	148,329	25,871	85%
DPA and Repair Loans	175,000	52,417	156,397	11%
Affordable Housing	615,000	615,000	0	100%
Single Family Rehab	320,300	431,700	-111,400	135%



The following are specific accomplishments under the HOME program in Franklin County for fiscal year 2002. The format follows Franklin County's HOME major categories as seen in table 5.

CHDO Development: Franklin County partnered with two Community Housing Development Organizations (CHDOs) in 2002. Homes on the Hill operates in Southern Franklin County and MirCit operates in the Northeast sector of the County. These are highly productive HUD certified organizations that are charged with building or rehabilitating new or rental housing for low to low-moderate income citizens. In 2002 four new homes were built and sold at or below cost to local families.

Down Payment Assistance was offered to first time homebuyers within Franklin County. Under this program non-interest bearing, forgivable loans were made to low and low-moderate income households of up to \$5,000. Franklin County also completed a home repair loan program that provided non interest home repair loans of up to \$4,500 to first time homebuyers who received down payment assistance, if the house they were purchasing needed minor repairs to bring it to decent, safe and sanitary standards. In 2002 16 homebuyers were assisted through these two programs.

Affordable Housing: In 2002 Franklin County expended \$615,000 in gap financing on two major housing projects that target the needs of very low-income citizens. Commons at Grant, a Rebuilding Lives initiative, is a 300-unit complex designed to offer permanent housing and supportive services to previously homeless individuals. National Church Residences, Dublin II, is a 48 unit building designed specifically for the needs of the elderly under the HUD section 202 program.

Single family rehabilitation program provides non-interest home rehabilitation loans of up to \$25,000 that are deferred and then forgiven over a 20 year period. Through this program Franklin County targets code compliance, health and safety standards and neighborhood revitalization. In 2002 18 homeowners were assisted.

V. Emergency Shelter Grant

Franklin County received an Emergency Shelter grant from HUD in 2002 that was earmarked for the Barbara Bonner Family Shelter. This shelter, which provides temporary apartments to homeless women and their children, has a total capacity for protective care for up to 16 families for a maximum of 90 days each. In addition to offering basic living needs, the shelter provides educational classes including Parents Anonymous®, domestic violence awareness and parenting skills. After school tutoring and mentoring are available for school-aged children.

In 2002 the shelter served 72 families through this program. Of these families, 52 exited the shelter with 33 families moving to permanent housing.

VI. Fair Housing Report

Franklin County and the City of Columbus contracted with the Columbus Urban League to develop their 2001-2003 joint Fair Housing Plan. The Columbus Urban League using resources from Columbus and Franklin County CDBG funds retained the firm of Roberta F. Garber Consulting to prepare the AI and facilitate the development of the Action Plan.

Input from key stakeholder groups was an important component of the AI. The Columbus Urban League convened the Housing Roundtable to serve as an advisory group for the update of the plan. The roundtable met on four occasions to review the analysis of impediments and develop the action plan. In addition, interviews and focus groups were used to gather information on public and private sector impediments to fair housing; the effectiveness of existing fair housing programs; and actions to address impediments.

A. Impediments to Fair Housing Choice

Through the use of the Housing Roundtable, interviews and focus groups a number of impediments to fair housing were identified. At the same time suggestions for appropriate solutions were recommended and will be implemented throughout the Action Plan period.

Table 6 below offers an overview of plan's identified impediments and recommendations.

Table 6
Summary of Impediments and Recommendations

Impediments	Recommendations
<ul style="list-style-type: none">• There is increased public opposition to affordable housing in all jurisdictions.• There is increased use of lawsuits to block housing development projects.• There is increased use of referendum petitions to overturn approval of housing development.	The Community Shelter Board, COHHIO and Community Housing Network have undertaken research and implemented models for overcoming community opposition to siting supportive housing projects.
<ul style="list-style-type: none">• Land costs are very high, particularly for vacant land with utilities.• There is great variation in development standards and processes among local jurisdictions.• Suburban development regulations are becoming more restrictive.• Incremental changes in codes add up to significant cost increases in housing development.	<p><u>Make use of Opportunities:</u> There are opportunities to introduce affordable housing into suburban locations. These include senior-only public housing, section 8 tenants in LIHTC projects and non-profit/for profit development partnerships.</p> <p><u>Legal and Regulatory Options:</u> The community should research strategies used by other communities to address exclusionary zoning, including legal strategies, inclusionary zoning and fair share plans, and determine their applicability to Franklin County.</p>
<ul style="list-style-type: none">• No one organization has taken responsibility for assuring that developers comply with ADA requirement.• There is not adequate enforcement of violations of ADA.	Jurisdictions that administer building codes should take advantage of the voluntary U.S. Department of Justice program and technical assistance to certify that codes and enforcement comply with accessibility requirements. In addition, the Ohio Civil Rights Commission should implement plans to increase staff training and competency in

<ul style="list-style-type: none"> There are not enough existing housing units modified to be accessible for persons with disabilities to meet the need. 	ADA enforcement.
<ul style="list-style-type: none"> Since 1993, 27% of the public housing stock in CMHA's inventory has been demolished. Households with high utility arrearages cannot move into public housing. Landlords are reluctant to be a part of the Section 8 voucher program. Fewer than 20% of Section 8 households are living in suburban locations. 	There are national models of PHAs making radical changes in how they administer the Section 8 program to attract more landlords. If the rental housing market in Columbus is "softening", as vacancy data indicates, the timing may be right to try some of these new approaches to attract more landlords with properties outside of the central city to the program.
<ul style="list-style-type: none"> A poor credit history is the number one reason for disapproval of home loan applications. Low-income households find it difficult to work with credit reporting agencies to correct errors in their credit reports. It is difficult for people to overcome past credit problems and become homeowners 	Participants in focus groups and interview stressed the need for comprehensive credit education, beginning in grade school. The Fair Housing Action Plan should include actions to identify existing programs and determine how they can be coordinated and enhanced, with a focus on culturally specific education. The community should also identify best practices in credit education, credit counseling and financial literacy training to use as models.
<ul style="list-style-type: none"> In 1995, the homeownership rate for white households in Franklin County was over 21% greater than for black households. There is anecdotal evidence that steering still occurs in the real estate industry. Realtors sometimes steer minority and low-income buyers to lenders with whom they have a relationship, despite the fact that this may not be the best deal for the buyer. 	Although anecdotal evidence suggests that there are far fewer problems than in the past, it is appropriate to periodically gather data to confirm this assumption. The Fair Housing Plan should include a schedule and procedure for periodic testing.
<ul style="list-style-type: none"> Rental housing testing continues to reveal instances of differential treatment of persons in protected classifications throughout Franklin County. Rental housing testing found instances of new properties did not meet the legal requirements for accessibility for persons with physical disabilities. It is difficult to provide fair housing training to the many small landlords who do not have professional staff and are not affiliated with the CAA. 	<p>Focus on Small Landlords: The Fair Housing Action Plan should include strategies to provide fair housing education and information to small landlords that would be most helpful to them, without adding unacceptable cost and time burdens.</p> <p>Enhance Testing: The CUL should evaluate its rental housing testing program. This evaluation should be used to target testing and to determine how to analyze testing data and present the data most effectively to the community.</p>
<ul style="list-style-type: none"> Appraisals often don't support the loan amount necessary to get a rehab loan for a house in an older neighborhood. Predatory lenders rely on appraisers to carry out flipping schemes. 	The Fair Housing Action Plan should include appraisers as one of the stakeholder groups in developing strategies to finance housing rehabilitation and new housing construction and address predatory lending practices in older neighborhoods.

B. Fair Housing Activities

An element of the Analysis of Impediments is an assessment of current public and private fair housing programs and activities in Columbus and Franklin County. Research produced information about a variety of programs and activities provided by state government, local government, professional associations, advocacy groups and local non-profits. The following is an overview of the fair housing programs and activities that are available in Columbus and Franklin County.

Ohio Civil Rights Commission: Enforces Ohio Fair Housing Law, including investigation of charges of discrimination in housing and determination of fair housing violations.

Columbus Urban League: Contract with the City of Columbus and Franklin County to investigate illegal housing discrimination complaints, provide intervention, mediation and supportive services for conflict resolution, distribute affordable rental housing listings, offer financial assistance referrals, and conduct educational/training presentations, workshops and seminars.

Columbus Apartment Association: Provides fair housing training conducted by attorneys twice a year for rental office and maintenance staff, maintains video library on fair housing topics.

Fannie Mae Partnership Office: Promotes Fannie mae mortgage products, community lending products, multifamily financing and other types of affordable housing investments, conducts community roundtables on current housing industry issues, and participates in homebuyer fairs and educational seminars.

MOBILE: Provides advocacy and housing information and referrals for persons with physical disabilities, provides training I independent living skills for persons with disabilities and provides home modifications to remove structural barriers in the homes of people with disabilities.

United Way: Forum for discussion of issues related to affordable housing in the community and allocates United Way resources to address affordable housing objectives.

VII. Continuum of Care

The U.S. Department of Housing and Urban Development requires that any community receiving Continuum of Care funds have in place a 10-year plan to end chronic homelessness. The Continuum of Care Steering Committee developed a four-theme plan that includes the following concepts:

- Close the front door by preventing homelessness
- Open the back door
- Build the infrastructure
- Manage for results

The Community Shelter Board, through the combined funding of Franklin County, the City of Columbus, and the Columbus Metropolitan Housing Authority, prepared a Consolidated Continuum of Care Application for submission to HUD for the 2002 fiscal year. Since 1997, CSB has organized the Continuum of Care Steering Committee to develop local priorities and to review and rank projects to be included in its annual submission.

The committee's applications have been consistently successful since its inception in 1997 and have been indispensable to the homeless population and related agencies of

Franklin County. In 2002 they succeeded in leveraging 6.4 million dollars in federal funds for our community.

2002 Continuum of Care Awards				
<i>Project Sponsor</i>	<i>Project Type and Name</i>	<i>Project Description</i>	<i>Term</i>	<i>HUD Grant Award</i>
National Church Residences	New Supportive Housing Commons at Grant	50 apartment units of permanent supportive housing for homeless men and women with AOD and/or SMD	3 years	\$750,276
Community Housing Network	Supportive Housing - renewal Parsons Avenue Recover Readiness	25 apartment units of permanent supportive housing for homeless men with AOD addiction	3 years	\$782,016
Catholic Social Services	Supportive Housing - renewal + additional funding Warren Street Permanent Housing	9 apartment units of permanent supportive housing for homeless families	3 years	\$123,549
Friends of the Homeless	Supportive Housing - renewal New Horizons Transitional Housing	20 beds (8 shared apartments) for homeless men with AOD addiction	3 years	\$412,499
Friends of the Homeless	Supportive Housing - renewal New Horizons Transitional Housing	5 apartment units of transitional housing for homeless men with AOD addiction	3 years	\$369,542
Volunteers of America	Supportive Housing - renewal Family Transitional Housing	20 scattered site apartments for homeless families	2 years	\$336,531
Volunteers of America	Supportive Housing - renewal Family Transitional Housing	10 scattered site apartments for homeless families	2 years	\$370,333
Community Housing Network	New Supportive Housing Supportive Housing Project	16 apartments of supportive housing for homeless men and women with AOD addiction and/or SMD	3 years	\$400,000
Amethyst	Shelter Plus Care - renewal	48 units	1 year	\$410,220
Amethyst	Shelter Plus Care - renewal	34 units	1 year	\$276,288
Amethyst	Shelter Plus Care - renewal	10 units	1 year	\$87,120
Columbus AIDS Task Force	Shelter Plus Care - renewal	25 units	1 year	\$176,160
Columbus AIDS Task Force	Shelter Plus Care - renewal	4 units	1 year	\$28,296
Community Housing Network	Shelter Plus Care - renewal	80 units	1 year	\$607,260
Community Housing Network	Shelter Plus Care - renewal	11 units	1 year	\$113,472
Community Housing Network	Shelter Plus Care - renewal	69 units	1 year	\$533,412
Community Housing Network	Shelter Plus Care - renewal	59 units	1 year	\$419,292
Faith Housing	Shelter Plus Care - renewal	35 units	1 year	\$230,460
	TOTAL	530 units		\$6,426,726

VII. Self Evaluation

In 2002 Franklin County effectively used federal and local resources to further overall goals with respect to community development, housing, homeless and special needs to principally serve low, very low and moderate income persons. As indicated in the Consolidated Plan, these goals were to provide affordable housing opportunity, neighborhood and target area revitalization, and economic development and economic opportunity. Franklin County has achieved and exceeded its goals for the year.